

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE: DELENA MARIA AMMIANO,)	CHAPTER 13
)	
Debtor)	CASE NO. 3:08-bk-04817-PMG
)	
AMERICAN EXPRESS CENTURION BANK,)	ADV. NO. 3:08-ap-00386-PMG
)	
Plaintiff)	
)	
v.)	
)	
DELENA MARIA AMMIANO,)	
)	
Defendant)	
)	

JUDGMENT

American Express Centurion Bank, by its attorney, having filed an Adversary Proceeding seeking an Judgment pursuant to 11 U.S.C. §523(a)(2)(A) and 11 U.S.C. §523(a)(2)(C) that the Defendant's indebtedness to the Plaintiff is an exception to discharge, plus the Plaintiff's costs and disbursements incurred for this action, and the Defendant, Delena Maria Ammiano, and the above-mentioned parties having subsequently entered into negotiations resulting in the agreement set forth herein, and having consented to the entry of this Judgment, and upon all papers and proceedings had herein, and after due deliberation, it is hereby:

ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment be entered in favor of the Plaintiff, American Express Centurion Bank, and against the Defendant, Delena Maria Ammiano, in the sum of \$15,603.23;

2. The Judgment shall be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and 11 U.S.C. §523(a)(2)(C), and will survive any Order of Discharge in this and any subsequent bankruptcy case;

3. Execution of said Judgment shall be stayed unless and until the Defendant fails to pay to the Plaintiff the sum of \$12,600.00 payable at \$210.00 a month for sixty (60) months, with the first payment being due by March 1, 2009, and each subsequent payment being due by the first (1st) day of each and every month thereafter until the entire amount set forth in this paragraph has been paid in full;

4. The Defendant shall have the right to prepay at any time, without penalty, the unpaid balance of the settlement amount set forth herein;

5. If the Defendant fails to make any of the payments within fifteen (15) days of the dates specified in paragraph three (3) above, the Stay of Execution shall be immediately dissolved, and the Plaintiff may forthwith seek to execute upon the total amount of the Judgment, less any payments actually made, using all lawful processes; and

6. If the Defendant makes all payments specified in paragraph three (3) above, the Judgment will be satisfied in full.

DATED in Jacksonville Florida on FEB 26 2009.

Paul M. Glenn

Chief

PAUL M. GLENN
UNITED STATES BANKRUPTCY JUDGE

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 53, NO. 7296"

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